

December 2, 2005  
PUBLIC NOTICE # 2005-48

**PUBLIC NOTICE OF INSURANCE COMPANIES  
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0200-industry/0300-insurers/0100-applications/rate-filings/rate-filing-lists/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance  
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
05-7629	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	RATE	CROP-HAIL	4.6
05-7627	0000	AGRI GENERAL INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	RATE	CROP-HAIL	4.6
05-8224		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	MULTI-PERIL	MANUAL	AGRICULTURAL OUTPUT	
05-7934	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	OIL, GAS & ENERGY INDUSTRY	0
05-8117	0163	AMERICAN ECONOMY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ULTRA RELIGIOUS INSTITUTIONS	
05-8225	0163	AMERICAN ECONOMY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-8142	0000	AMERICAN FUJI FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RULE CHANGE	NONE	0
05-8179	0000	AMERICAN FUJI FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
05-8180	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-8119	0163	AMERICAN STATES INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ULTRA RELIGIOUS INSTITUTIONS	
05-8226	0163	AMERICAN STATES INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-8163	0000	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
05-8173	0350	COREGIS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	COMMERCIAL GENERAL LIABILITY	-2
05-8123	0057	ELECTRIC INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	NONE	
05-8235	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210-@VANTAGE	
05-7937	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	RATE	UMBRELLA/EXCESS	5
05-8143	0008	ENCOMPASS INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	CLASSIC AUTOMOBILE	0
05-8137	0038	FEDERAL INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	MASTERPIECE	0

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
05-8155	0038	FEDERAL INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	MASTERPIECE	
05-8120	0163	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ULTRA RELIGIOUS INSTITUTIONS	
05-8227	0163	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-8121	0163	GENERAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ULTRA RELIGIOUS INSTITUTIONS	
05-8228	0163	GENERAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-8185	0084	GREAT AMERICAN SPIRIT INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	FIVE STAR HOMEOWNER	0
05-8186	0084	GREAT AMERICAN SPIRIT INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	FIVE STAR HOMEOWNER	
05-8241	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	AUTO RENTAL	0
05-8240	0350	HERITAGE INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	VEHICLE SERVICE CONTRACT REIMBURSEMENT	-3.9
05-8162	0158	HUDSON INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	CRIME	0
05-8184	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-8223		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	BURGLARY AND THEFT	MANUAL	NONE	
05-8166	0241	METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
05-8189	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-8243	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	COUNTRY CHOICE	
05-8221	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	COUNTRYCHOICE	
05-8161	0510	NAVIGATORS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-8133	2638	NCMIC INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	PROF. LIAB. - NATUROPATHIC PHYSICIANS	

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05-8124	2558	NIPPONKOA INSURANCE COMPANY, LIMITED	PERSONAL	HOMEOWNERS MULTI PERIL	BOTH RATE AND FORM	NONE	0
05-8164	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
05-8182	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE	
05-8219	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	FORMS	NONE	
05-8237	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	FORMS	NONE	
05-8139	0038	NORTHWESTERN PACIFIC INDEMNITY COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	MASTERPIECE	0
05-8156	0038	NORTHWESTERN PACIFIC INDEMNITY COMPANY	PERSONAL	INLAND MARINE	FORMS	MASTERPIECE	
05-8239	0000	OMAHA PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB. - AFB TECHNOLOGY LIAB.	0
05-8236	1129	ONEBEACON AMERICA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210-@VANTAGE	
05-8140	0038	PACIFIC INDEMNITY COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	MASTERPIECE	0
05-8157	0038	PACIFIC INDEMNITY COMPANY	PERSONAL	INLAND MARINE	FORMS	MASTERPIECE	
05-8144	0155	PROGRESSIVE CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MOTORCYCLE	0
05-8146	0155	PROGRESSIVE HALCYON INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MOTORCYCLE	0
05-8122	0163	SAFECO INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ULTRA RELIGIOUS INSTITUTIONS	
05-8230	0163	SAFECO INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-8154	3548	STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	RETAIL, AFFINITY, FINANCIAL INSTITUTIONS, DEGREED	
05-8248	3548	STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	RETAIL	-4.97
05-8249	3548	STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	DEGREED PROFESSIONALS	-4.84

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05-8250	3548	STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	AFFINITY	-5.62
05-8251	3548	STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	FINANCIAL INSTITUTIONS	-5.44
05-7630	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	ALLIED LINES	RATE	CORP-HAIL	4.6
05-8159	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	NONE	
05-8160	0176	STATE FARM GENERAL INSURANCE COMPANY	COMMERCIAL	SURETY	FORMS	NONE	
05-8167	0176	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
05-8153	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	AUTO PHYSICAL DAMAGE	RULE CHANGE	NONE	0
05-8181	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
05-8222	1331	STONINGTON INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
05-8244	1331	STONINGTON INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
05-8245	1331	STONINGTON INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
05-8246	1331	STONINGTON INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
05-8165	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
05-8183	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE	
05-8220	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
05-8238	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
05-8242	0212	UNIVERSAL UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	UNICOVER	
05-8141	0038	VIGILANT INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	MASTERPIECE	0

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05-8158	0038	VIGILANT INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	MASTERPIECE	
05-8174	0350	WESTPORT INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RATE	COMMERCIAL GENERAL LIABILITY	-2
	74	TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS					

# California Department of Insurance

## Public Notice Filing Errata Report

### December 2, 2005

*The following files were incorrectly listed on the respective Public Notice(PN) Dates:*

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	05-7800	11/11/2005	ACE American Insurance Company	Personal Inland Marine	New Program	Manufacturers (Boat & Yacht)	
Correct	05-7800	11/11/2005	<b>ACE Property and Casualty Insurance Company</b>	Personal Inland Marine	New Program	Manufacturers (Boat & Yacht)	
Incorrect	05-7155	10/07/2005	Hudson Insurance Company	Commercial Multi-Peril	New Program	Rental Vehicle Package	
Correct	05-7155	10/07/2005	Hudson Insurance Company	<b>Commercial Auto Liability and Physical Damage</b>	New Program	Rental Vehicle	
Incorrect	05-7612	11/11/2005	SUA Insurance Company	Commercial Burglary and Theft	Rate		3.50%
Correct	05-7612	11/11/2005	SUA Insurance Company	<b>Commercial Fidelity</b>	Rate		3.50%
Incorrect	05-7081	09/30/2005	Travelers Indemnity Company of Connecticut (The)	Commercial Other Liability	Forms		
Correct	05-7081	09/30/2005	Travelers Indemnity Company of Connecticut (The)	Commercial Other Liability	<b>Rule Change</b>		
Incorrect	05-7082	09/30/2005	Travelers Property Casualty Company of America	Commercial Other Liability	Forms		
Correct	05-7082	09/30/2005	Travelers Property Casualty Company of America	Commercial Other Liability	<b>Rule Change</b>		

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